Electronic Acknowledgement Receipt				
EFS ID:	11117918			
Application Number:	10749696			
International Application Number:				
Confirmation Number:	2179			
Title of Invention:	System for reducing disputes of credit transactions			
First Named Inventor/Applicant Name:	Lorrie A. Creveling			
Customer Number:	66170			
Filer:	Todd P. Komaromy/Debbie Mier			
Filer Authorized By:	Todd P. Komaromy			
Attorney Docket Number:	20655.0600			
Receipt Date:	05-OCT-2011			
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Time Stamp:	16:01:55			
Application Type:	Utility under 35 USC 111(a)			

# Payment information:

Submitted with Payment	no					
File Listing:						

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		206550600 ROA20110715.PDF	669064	ves	12
·		_	e169ad12c5fb717c1b08151d6a6eba7ff3bc cc4f	/	

Multipart Description/PDF files in .zip description				
Document Description	Start	End		
Amendment/Req. Reconsideration-After Non-Final Reject	1	1		
Claims	2	6		
Applicant Arguments/Remarks Made in an Amendment	7	12		

## Warnings:

Information:

Total Files Size (in bytes): 669064

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.